



## A SNAPSHOT OF

# PEACHCARE FOR KIDS

### ○ Overview

In 1997, Congress created Title XXI of the Social Security Act to provide health care for the growing number of uninsured children in the United States. This legislation provided states with the opportunity to create State Children's Health Insurance (S-CHIP) programs to increase access to affordable health insurance. In Georgia, this program is PeachCare for Kids. PeachCare for Kids began covering children in 1999, providing comprehensive coverage to uninsured children.

### ○ Program Description

PeachCare for Kids is a comprehensive health care program for uninsured children living in Georgia. The health benefits include primary, preventive, specialist, dental care and vision care.

### ○ Premium

There is no cost for children age five and under. Currently, monthly premium for PeachCare for Kids coverage is \$10 to \$35 for one child and a maximum of \$70 for two or more children living in the same household, depending on household income. There are no co-payments or deductibles required for benefits covered by PeachCare for Kids.

### ○ Citizenship Requirements

To be eligible for PeachCare for Kids, children must be citizens of the United States or have resided legally in the United States for at least five years. Note: Citizenship applies ONLY to the child. Children who are citizens of of non-citizen parents ARE eligible for PeachCare for Kids.

### ○ Six-Month Uninsured Provision

PeachCare for Kids was created to provide health care to uninsured children. For this reason, children must be uninsured for the six months prior to applying for PeachCare for Kids. There are exceptions for children who have lost coverage involuntarily. For example, if a child were covered through a parent's employer and the parent lost the job, or the employer dropped coverage for dependent children. The waiting period does not apply to families who had independently purchased private insurance outside of an employer group.

### ○ Applying for PeachCare

You can now apply for PeachCare for Kids online at <http://www.peachcare.org>. To find out more about the program, please contact PeachCare at 1-877-GAPEACH (1-877-427-3224).

### ELIGIBILITY

- U.S. citizens
- Georgia resident
- Age 18 and under (Eligible until 19th birthday)
- Uninsured
- Family income less than or equal to 235% of the federal poverty level
- State employees are not eligible for PeachCare for Kids

### BENEFITS

- Care from a doctor when your child is sick
- Preventive services such as immunizations and regular check-ups
- Specialist care
- Dental care
- Vision care, including vision screenings and eyeglasses
- Hospitalization
- Emergency Room services
- Prescription medications
- Mental health care
- Each child in the program has a Georgia Healthy Families Care Management Organization who is responsible for coordinating the child's care.

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## PeachCare Funding

PeachCare for Kids funding is provided by the state of Georgia, the federal government (Title XXI funds), and premiums collected for children ages six through 18. Under the provisions of Title XXI, federal matching funds are available to subsidize nearly 73 percent of the benefit cost, less premiums, with the remaining the 27 percent coming from the state. The percentage of federal matching funds is adjusted annually. The Federal legislation that created S-CHIP was included in the Balanced Budget Act passed in July 1997. The law established the S-CHIP program for 10 years, and authorized funding for five years. PeachCare for Kids program is not an entitlement program. It is subject to the availability of funds specifically appropriated for this program. The Georgia Department of Community Health's Division of Medical Assistance is authorized to institute utilization control procedures, enrollment limits or modify health benefits to stay within available funding.

### RECOGNITION

- PeachCare for Kids exceeded its two-year enrollment goal in its first year of operations.
- Georgia ranks fourth nationally in numbers of enrolled children.
- The PeachCare for Kids program presented its plan at national conventions highlighting best practices in outreach and enrollment.
- PeachCare for Kids promotional materials received a Gold Award, the highest honor given by the National Health Information Awards.

## PeachCare's Future

Georgia's PeachCare for Kids program is facing a federal fund shortfall of \$131 million. This total is what is financially needed to continue PeachCare for Kids until the beginning of the next federal fiscal that starts October 2007.

Georgia needs Congress to appropriate the remainder of the \$131 million in order for PeachCare for Kids to continue through federal fiscal year 2007. You can help by writing your Congressman as well as Georgia's two U.S. Senators and encouraging them to support S-CHIP legislation in January when the 110th Congress convenes.

## PeachCare's Enrollment

As of Dec. 2006, PeachCare's current enrollment is nearly 270,000. Below is a summary of enrollment by fiscal year.

| FISCAL YEAR   | ENROLLMENT |
|---------------|------------|
| FY 2003       | 181,172    |
| FY 2004       | 201,074    |
| FY 2005       | 209,338    |
| FY 2006       | 240,076    |
| FY 2007 (YTD) | 260,579    |

*Note - FY 2007 is thru October. 260,579 is avg. monthly enrollment thru October.*